

Abstract of the Disclosure

A system is provided for use by a financial institution to monitor transactions completed by users of financial services offered by the institution, and to reward users based on the completed transactions. The system includes at least one central processing unit (CPU) with a memory for storing user records, account records that track transactions of individual users, and reward records that accumulate points or otherwise reflect accumulated value, based on the transactions. The CPU also contains software to generate a reward value based on each transaction. The reward value is based in part on the transaction amount, but also can take into account the location and timing of the transaction, the type of transaction, accumulated reward value and accumulated transaction amounts.

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